

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

DAVID R MILLER
BARBARA A MILLER
Debtor(s)

Case No. 18-14460-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/03/2018.
- 2) The plan was confirmed on 05/16/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/14/2022.
- 6) Number of months from filing or conversion to last payment: 47.
- 7) Number of months case was pending: 53.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,670.00.
- 10) Amount of unsecured claims discharged without full payment: \$39,096.56.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$52,750.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$52,750.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,740.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,346.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,086.63

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	535.00	535.14	535.14	263.78	0.00
AT&T MOBILITY II LLC	Unsecured	1,099.51	1,099.51	1,099.51	541.96	0.00
BECKET & LEE, LLP	Unsecured	611.00	611.13	611.13	301.23	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	185.00	NA	NA	0.00	0.00
CEDAR CREST ENT ASSOCIATES	Unsecured	174.47	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	150.00	NA	NA	0.00	0.00
CNAC	Secured	10,058.00	10,058.00	11,756.15	11,756.15	0.00
COMPLETE DERMATOLOGY CENTER	Unsecured	86.76	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Unsecured	288.00	NA	NA	0.00	0.00
DAVES SERVICE LLC	Unsecured	254.40	NA	NA	0.00	0.00
FIN RECOVERY	Unsecured	350.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	146,490.00	145,678.14	14,671.41	14,671.41	0.00
GENESIS CREDIT	Unsecured	3,843.00	NA	NA	0.00	0.00
IMPROVED DATA SERVICES LLC	Unsecured	3,843.91	NA	NA	0.00	0.00
LAW OFFICES OF MITCHELL BLUHM	Unsecured	444.52	NA	NA	0.00	0.00
LEHIGH VALLEY HOSPITAL	Unsecured	240.69	NA	NA	0.00	0.00
LEHIGH VALLEY PHYSICIANS GROU	Unsecured	235.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	3,205.10	3,127.68	3,127.68	1,541.67	0.00
LVPG ORTHOPEDICS	Unsecured	155.69	NA	NA	0.00	0.00
MBA LAW OFFICES/CAPIO	Unsecured	444.00	NA	NA	0.00	0.00
MCCLURE LAW OFFICE	Unsecured	186.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	510.00	NA	NA	0.00	0.00
MONTGOMERY WARD	Unsecured	NA	510.60	510.60	251.68	0.00
ONE MAIN FINANCIAL	Secured	5,677.00	5,680.97	6,568.41	6,568.41	0.00
PENN CREDIT	Unsecured	4,188.13	NA	NA	0.00	0.00
PENN FOUNDATION	Unsecured	72.46	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	350.00	444.52	444.52	219.11	0.00
RMBC	Unsecured	510.60	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	53.00	NA	NA	0.00	0.00
ST LUKES HOSPITAL QUAKERTOWN	Unsecured	454.61	NA	NA	0.00	0.00
SUNRISE CREDIT SERVICES INC	Unsecured	64.37	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRANSWORLD SYSTEM INC	Unsecured	10,362.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	182.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	18,000.00	17,288.43	17,288.43	8,521.68	0.00
WINDSTREAM	Unsecured	NA	53.34	53.34	26.29	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,671.41	\$14,671.41	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,324.56	\$18,324.56	\$0.00
TOTAL SECURED:	\$32,995.97	\$32,995.97	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,670.35	\$11,667.40	\$0.00

Disbursements:

Expenses of Administration	\$8,086.63
Disbursements to Creditors	<u>\$44,663.37</u>
TOTAL DISBURSEMENTS :	<u>\$52,750.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/13/2022

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.